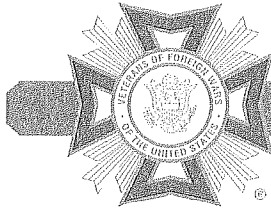


VETERANS OF FOREIGN WARS



OF THE UNITED STATES

406 West 34th Street, Kansas City, Missouri 64111

30 September 2009

To VFW Leadership:

National Headquarters wants to remind you that Pinnacle Financial Services is our broker of record for the VFW Sponsored **Long-Term Care and Annuity Plans**. Through major companies, Pinnacle is able to offer a variety of products to fit the needs of our members. To find out more about these programs, please call toll-free 1-800-772-6882.

Authorized agents contact VFW members by mail or telemarketing to explain the benefits and to customize a plan that will fit the needs of the member. When an agent visits, they have identification to affiliate them with VFW National Headquarters, i.e. badge, ID card. If the member does not desire further information, they simply need to state this to the agent. All agents are cautioned against high-pressure sales.

Please distribute this letter to your Posts and Post members in your department upon receipt. Program agents will contact the department before contacting any Posts or Post members. **The VFW membership list is protected by a confidentiality agreement.** The VFW National Headquarters does not sell member names.

If you have any concerns or questions about these programs, please contact Denise Edelman at National Headquarters at 1-800-821-2606, opt. 4, ext 723. Or email Denise at dedelman@vfw.org

Sincerely,

James J. Lierz, Manager
Member Insurance

JJL/kde